

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Albert B. Della Vecchia  
Janet Marie Della Vecchia  
Debtors

Case No. 17-03008-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Aug 23, 2022

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:**

Recip ID	Recipient Name and Address
db/jdb	Albert B. Della Vecchia, Janet Marie Della Vecchia, 131 Timber Ridge Drive, Shohola, PA 18458-2814
4947440	ATLANTIC CREDIT & FINANCE, PO BOX 11887, ROANOKE, VA 24022-1887
4947455	+ ELIZABETH MYERS, SHOHOLA TWP TAX COLLECTOR, 109 GERMAN HILL ROAD, SHOHOLA, PA 18458-3913
4947456	FIDELITY DEP & DISC BANK, 110 N BLAKELY ST, SCRANTON, PA 18512
4947457	+ FIDELITY DEPOSIT, 338 N WASHINGTON AVE, SCRANTON, PA 18503-1554
4947459	+ FOUNDATION RADIOLOGY GROUP, PO BOX 1198, SOMERSET, PA 15501-0336
4947460	+ HAYT HAYT & LANDAU, TWO INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279
4947465	MORRISTOWN MEDICAL CENTER, PO BOX 35610, NEWARK, NJ 07193-5610
4998696	Morristown Medical Center, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
4947467	NATIONSTAR MORTGAGE, 8950 CYPRESS WATERS BLVD, DALLAS, TX 75063
4947468	NATIONSTAR MORTGAGE, PO BOX 199111, DALLAS, TX 75219-9111
4998698	Newton Medical Center, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
4947472	+ POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094
4947482	VANGUARD, PO BOX 1110, VALLEY FORGE, PA 19482-1110
4947483	WELTMAN WEINBERG & REIS, 436 7TH AVE STE 2500, PITTSBURGH, PA 15219-1842

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 23 2022 18:37:00	SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4947436	+ EDI: CCS.COM	Aug 23 2022 22:38:00	ALLSTATE PROPERTY & CASUALTY, C/O CREDIT COLL SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
4947438	+ Email/PDF: bncnotices@becket-lee.com	Aug 23 2022 18:37:31	AMERICAN EXPRESS, PO BOX 981537, EL PASO, TX 79998-1537
4947439	Email/Text: legal@arsnational.com	Aug 23 2022 18:37:00	ARS NATIONAL SERVICES, PO BOX 469046, ESCONDIDO, CA 92046-9046
4962053	Email/PDF: bncnotices@becket-lee.com	Aug 23 2022 18:37:19	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4983988	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2022 18:37:20	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4947441	EDI: BANKAMER.COM	Aug 23 2022 22:38:00	BANK OF AMERICA, PO BOX 982238, EL

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			PASO, TX 79998-2238
4947442	+ EDI: CITICORP.COM	Aug 23 2022 22:38:00	BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4975752	+ EDI: BANKAMER2.COM	Aug 23 2022 22:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4947443	Email/Text: cms-bk@cms-collect.com	Aug 23 2022 18:37:00	CAPITAL MANAGEMENT SVCS, 698 1/2 S OGDEN STEET, BUFFALO, NY 14206-2317
4947444	+ EDI: CAPITALONE.COM	Aug 23 2022 22:38:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
4947445	+ Email/Text: bankruptcy@capvs.com	Aug 23 2022 18:37:00	CAVALRY PORTFOLIO SERVICE, 500 SUMMIT LAKE DRIVE, VALHALLA, NY 10595-2321
4947446	+ Email/Text: bankruptcy@certifiedcollection.com	Aug 23 2022 18:37:00	CERTIFIED CREDIT & COLL BUR, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
4947448	EDI: CITICORP.COM	Aug 23 2022 22:38:00	CITICARDS CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4947449	+ EDI: WFNNB.COM	Aug 23 2022 22:38:00	COMENITY BANK/SPMNGVSA, PO BOX 182789, COLUMBUS, OH 43218-2789
4947450	^ MEBN	Aug 23 2022 18:34:20	CREDIT CONTROL LLC, PO BOX 546, HAZELWOOD, MO 63042-0546
4947451	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 23 2022 18:37:00	CREDIT ONE BANK, C/O MIDLAND CREDIT MGMT, 2365 NORTHSIDE DR 300, SAN DIEGO, CA 92108-2710
4981501	Email/PDF: bncnotices@becket-lee.com	Aug 23 2022 18:37:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4978542	+ Email/Text: bankruptcy@capvs.com	Aug 23 2022 18:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4947452	EDI: DISCOVER.COM	Aug 23 2022 22:38:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
4949267	EDI: DISCOVER.COM	Aug 23 2022 22:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4947454	+ Email/Text: MDSBankruptcies@meddatsys.com	Aug 23 2022 18:37:00	EASTON HOSPITAL, C/O MEDICAL DATA SYSTEMS, 645 WALNUT ST STE 5, GADSDEN, AL 35901-4173
4947453	+ Email/Text: MDSBankruptcies@meddatsys.com	Aug 23 2022 18:37:00	EASTON HOSPITAL, C/O MEDICAL DATA SYSTEMS, 2001 9TH AVE STE 312, VERO BEACH, FL 32960-6413
4947458	+ Email/Text: crdept@na.firstsource.com	Aug 23 2022 18:37:00	FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609
4947462	Email/Text: clientservices@remexinc.com	Aug 23 2022 18:37:00	IMAGE CARE CENTER, C/O REMEX INC, 307 WALL ST, PRINCETON, NJ 08540-1515
4947447	EDI: JPMORGANCHASE	Aug 23 2022 22:38:00	CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850
4947463	Email/Text: PBNCNotifications@peritussservices.com	Aug 23 2022 18:37:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4947464	+ Email/Text: bkrpt@retrievalmasters.com	Aug 23 2022 18:37:00	LABORATORY CORP OF AMERICA, C/O AMCA, 4 WESTCHESTER PLAZA BLDG 4, ELMSFORD, NY 10523-1612
4979250	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2022 18:37:20	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4947466	^ MEBN	Aug 23 2022 18:34:19	MRS BPO LLC, 1930 OLNEY AVE, CHERRY

		HILL, NJ 08003-2016	
4966248	Email/Text: nsm_bk_notices@mrcooper.com	Aug 23 2022 18:37:00	Nationstar Mortgage LLC, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9741
4947469	Email/Text: NCI_banknotify@ncirm.com	Aug 23 2022 18:37:00	NATIONWIDE CREDIT INC, PO BOX 14581, DES MOINES, IA 50306-3581
4957154	+ EDI: NFCU.COM	Aug 23 2022 22:38:00	NAVY FEDERAL CREDIT UNION, PO BOX 3000, MERRIFIELD, VA 22119-3000
4947471	+ EDI: NFCU.COM	Aug 23 2022 22:38:00	NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700
4947470	+ EDI: NFCU.COM	Aug 23 2022 22:38:00	NAVY FEDERAL CREDIT UNION, 820 FOLLIN LANE SE, VIENNA, VA 22180-4907
4974536	EDI: PRA.COM	Aug 23 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4947645	+ EDI: RECOVERYCORP.COM	Aug 23 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4982013	EDI: Q3G.COM	Aug 23 2022 22:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4947473	+ EDI: RMSC.COM	Aug 23 2022 22:38:00	SYNCB/CARE CREDIT, PO BOX 965036, ORLANDO, FL 32896-5036
4947474	+ EDI: RMSC.COM	Aug 23 2022 22:38:00	SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
4947475	+ EDI: RMSC.COM	Aug 23 2022 22:38:00	SYNCB/PAYPAL EXTRAS MC, PO BOX 965005, ORLANDO, FL 32896-5005
4947476	+ EDI: RMSC.COM	Aug 23 2022 22:38:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
4947478	+ EDI: PRA.COM	Aug 23 2022 22:38:00	SYNCHRONY BANK, C/O PORTFOLIO RECOVERY ASSOC, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952
4947477	+ Email/Text: bankruptcy@cavps.com	Aug 23 2022 18:37:00	SYNCHRONY BANK, C/O CAVALRY PORTFOLIO SVCS, 500 SUMMIT LAKE DR STE 4A, VALHALLA, NY 10595-2323
4947479	+ EDI: PRA.COM	Aug 23 2022 22:38:00	SYNCHRONY BANK/SAMS CLUB, C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952
5142445	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 23 2022 18:37:00	Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg 84119-3284
5142444	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 23 2022 18:37:00	Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
4994578	+ EDI: RMSC.COM	Aug 23 2022 22:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4947480	+ Email/Text: blindsay@transcontinentalcredit.com	Aug 23 2022 18:37:00	TRANS-CONTINENTAL CREDIT & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055
4947481	+ Email/Text: BAN5620@UCBINC.COM	Aug 23 2022 18:37:00	UNITED COLLECTION BUREAU, 5620 SOUTHWYCK BLVD STE 206, TOLEDO, OH 43614-1501
5033996	Email/PDF: bncnotices@becket-lee.com	Aug 23 2022 18:37:31	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

5033997 Email/PDF: bncnotices@becket-lee.com

Aug 23 2022 18:37:31 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262, eCAST Settlement  
Corporation, PO Box 29262, New York NY  
10087-9262

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4947461		HOMEOWNER'S INSURANCE
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
4977185	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4947437	##+	ALLTRAN FINANCIAL, PO BOX 610, SAUK RAPIDS, MN 56379-0610

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Select Portfolio Servicing Inc. bkgroup@kmlawgroup.com
Karina Velter	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
Robert J Kidwell, III	on behalf of Debtor 1 Albert B. Della Vecchia rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 2 Janet Marie Della Vecchia rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Albert B. Della Vecchia lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rjkidwell@newmanwilliams.

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com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 2 Janet Marie Della Vecchia  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.  
com;swiggins@newmanwilliams.com

TOTAL: 10

**Information to identify the case:**

Debtor 1

Albert B. Della Vecchia

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0965

EIN --

Debtor 2

Janet Marie Della Vecchia

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2414

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-03008-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Albert B. Della Vecchia  
aka Albert Della VecchiaJanet Marie Della Vecchia  
aka Janet M. Della Vecchia, aka Janet Della  
Vecchia**By the  
court:**8/23/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**